

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

PAUL A. NOVAK : Case No. 22-20297-TPA
: Chapter 13
Debtors :
: Hearing: March 9, 2022 at 10:30 A.M.

ORDER TO SHOW CAUSE

The Debtor's current case at 22-20297-TPA was filed on February 18, 2022. The case is in a posture for dismissal as a result of the history of multiple case filings, i.e., more than 3 cases filed in the previous 10 years. The Debtor filed the following Bankruptcy Cases:

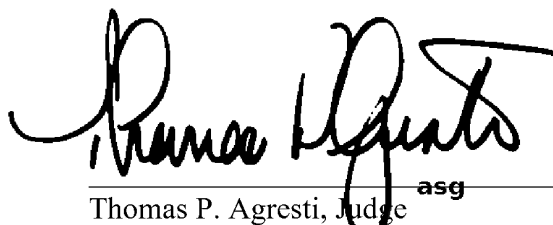
- (1) 15-21331-TPA (Paul A. Novak) filed April 16, 2015; dismissed November 11, 2015;
- (2) 16-22651-TPA (Paul A. Novak) filed July 19, 2016; dismissed August 17, 2016;
- (3) 16-24835 -TPA (Paul A. Novak) filed December 31, 2016; dismissed August 18, 2017;
- (4) 17-23762 -TPA (Paul A. Novak) filed September 20, 2017; dismissed April 5, 2018;
- (5) 19-20422 -TPA (Paul A. Novak) filed February 1, 2019; dismissed March 12, 2020;
- (6) 22-20297 - TPA (Paul A. Novak) filed February 18, 2022 (Current case)

It appears the Debtors may have abused the privilege of proceeding under the *Bankruptcy Code* due to the multiple filings and failure to complete the Bankruptcy Petition. Therefore, the Court requires the Debtors to establish good faith. In the event the Debtors fail to appear and/or fail to establish good faith, the Court will consider appropriate remedial action which may include *dismissal with prejudice with two-year bar* to refiling.

AND NOW, this **23rd** day of **February, 2022**, it is hereby **ORDERED**,
ADJUDGED and DECREED that:

(1) An **Order to Show Cause** is issued against the Debtor, **Paul A. Novak**, and Counsel, **Paul W. McElrath, Jr., Esq.** to **personally appear** for a hearing to show cause why the pending Bankruptcy case should not be dismissed, with prejudice, resulting in a two year bar to refiling and/or other relief being entered, scheduled for **March 9, 2022 at 10:30 A.M** to be held by the **Zoom Video Conference Application**. The Parties must comply with **Judge Agresti's Temporary Modified Appearance Procedures** which can be found on the Court's website at <https://www.pawb.uscourts.gov/sites/default/files/pdfs/tpa-proc-appearances.pdf>.

(2) **Initializing Zoom Hearing:** To join the Zoom hearing please initiate and use the following link at least 15 minutes prior to the scheduled hearing time: <https://www.zoomgov.com/j/16021303488>, or alternatively, use the following: **Meeting ID: 160 2130 3488**. For questions regarding the connection contact Judge Agresti's Chambers at 814-464-9760.


Thomas P. Agresti, Judge ^{asg}
United States Bankruptcy Court

Case Administrator to serve:
All Creditors and Parties in Interest

In re:
Paul A. Novak
Debtor

Case No. 22-20297-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 23, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2022:

Recip ID	Recipient Name and Address
db	+ Paul A. Novak, 4607 Library Road, Ste 220-66, Bethel Park, PA 15102-6902
cr	+ Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15455992	+ Allegheny Health Network, 12311 Perry Highway, Wexford, PA 15090-8344
15455997	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas, P.O. Box 117, Columbus, OH 43216
15455998	+ Columbia Gas, P.O. Box 742637, Cincinnati, OH 45274-2637
15455999	+ Condor Captl, 165 Oser Av, Hauppauge, NY 11788-3710
15456001	+ Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15456003	+ First Associates Loan Servicing, LLC, P.O. Box 503430, San Diego, CA 92150-3430
15456006	+ Jordan Tax Service, Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
15456007	+ KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15456013	+ Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
15456014	+ Select Portfolio Svcin, Po Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 24 2022 00:01:04	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15455993	Email/PDF: ebn_ais@aisinfo.com	Feb 24 2022 00:01:05	American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848
15455994	+ Email/Text: ebnjts@grblaw.com	Feb 23 2022 23:56:00	Borough of Whitehall, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15455995	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 24 2022 00:00:53	Capital One, Po Box 5253, Carol Stream, IL 60197-5253
15456000	+ Email/PDF: creditonebknofications@resurgent.com	Feb 24 2022 00:01:04	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15456002	+ Email/Text: kborkley@bernsteinlaw.com	Feb 23 2022 23:56:00	Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C., 707 Grant St. Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
15456004	Email/Text: GCSBankruptcy@gcserv.com	Feb 23 2022 23:55:00	G C Services, 6330 Gulfon St Ste 400, Houston, TX 77081
15456005	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 23 2022 23:56:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15455996	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 24 2022 00:00:40	Chase Mtg, Po Box 24696, Columbus, OH 43224
15456008	+ Email/PDF: cbp@onemainfinancial.com	Feb 24 2022 00:01:03	Onemain Fi, Po Box 499, Hanover, MD 21076-0499

District/off: 0315-2

User: auto

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Total Noticed: 29

15456009	+ Email/Text: csc.bankruptcy@amwater.com	Feb 23 2022 23:56:00	PA American Water, PO Box 578, Alton, IL 62002-0578
15456010	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 24 2022 00:01:04	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15456011	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 24 2022 00:01:05	PYOD LLC, C/O Resurgnet Capital, PO Box 19008, Greenville, SC 29602-9008
15456015	Email/PDF: ais.sprint.ebn@aisinfo.com	Feb 24 2022 00:11:35	Sprint, Customer Service, P.O. Box 8077, London, KY 40742
15456012	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 23 2022 23:56:00	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
15456016	+ Email/PDF: gecsed@recoverycorp.com	Feb 24 2022 00:01:03	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15456017	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 23 2022 23:55:00	Verizon, 500 Technology Drive Suite 30, Weldon Spring, MO 63304-2225

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2022 at the address(es) listed below:

Name	Email Address
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Paul A. Novak ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 4